

Small Craft

Summary of cover and benefits



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

Important – you should read this

What cover do I have?

Your Small Craft Policy will cover **you** for any damage to **your craft** (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition, if **you** are involved in an accident **you** are covered for any damage **you** cause to property of other people or for any injuries they sustain.

Your policy is governed by the law that applies to where **you** reside within the **United Kingdom**, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply in which case, **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to **you** in English.

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators and General Small Craft policy. The full terms, conditions and exclusions are shown in the policy document

A copy of the policy is available on request.

Features and Benefits	Exclusions or Limitations	Policy Page
Loss or damage to your craft by fire, theft, accident or malicious damage	Please refer to 'What you are not covered for'	Page 11
Inland and Coastal Waters of the United Kingdom and Europe	Up to 12 nautical miles offshore	Page 11
Loss or damage whilst in transit	Excluding Third Party Claims whilst in transit by road	Page 11
Tenders automatically covered	Up to £500 in value	Page 10
Loss or damage to Personal Effects automatically covered	Up to 2% of the sum insured Maximum £2,500 Minimum £500	Page 12
Legal Liabilities to Third Parties	Up to £3,000,000 any one incident	Page 16
Personal Accident	Up to £60,000	Page 14
No policy excess for Third Party claims		Page 16

Important policy conditions

You must tell **us** immediately if at any time any of the information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** insurance may not be valid and claims will not be paid. If in doubt about any information please contact **us** soon as possible

Exercise due care and diligence and do all **you** reasonably can to prevent loss or damage to **your Craft**.

Excess

In most cases a policy **excess** will apply. These are detailed in the quotation and policy schedule.

How do I make a claim?

You should contact **us** on the following number if **you** wish to report a claim or accident:

01273 863450 or through **your** insurance intermediary.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If **you** feel **we** have not delivered this, **we** would welcome the opportunity to put things right for **you**.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with **your** usual contact at Zurich or **your** broker or insurance intermediary as they will generally be able to provide **you** with a prompt response to **your** satisfaction.

Contact details will be provided on correspondence that **we** or **our** representatives have sent **you**. (For example on **your** welcome or renewal communication or on claim acknowledgement letters.)

Alternatively **you** can contact **us** for any policy related issues as below:

Telephone: 01273 863400

By post: Navigators & General
PO Box 3707
Swindon
SN4 4AX

Many complaints can be resolved within a few days of receipt

If **we** can resolve **your** complaint to **your** satisfaction within the first few days of receipt, **we** will do so. Otherwise, **we** will keep **you** updated with progress and will provide **you** with **our** decision as quickly as possible.

Next steps if you are still unhappy

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case.

We will let **you** know if **we** believe the ombudsman service can consider **your** complaint when **we** provide **you** with **our** decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of **our** decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider **your** complaint, **you** may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Cancellation rights

If **you** decide **you** do not want to accept the policy (or any future renewal of the policy by **us**), please surrender the Certificate of Insurance to **us** or **your** insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of **your** policy renewal date). **We** will charge **you** on a pro rata basis for the time **you** have been on cover subject to a minimum premium of £25 (plus insurance premium tax) and the balance of the premium will be returned to **you**. There will be no return of premium if **you** are cancelling the policy within 14 days following a claim where **your** **Craft** is a **total loss**.

If **you** cancel at any other time, **we** will charge **you** for the time **you** have been on cover. If this is within the first year, **we** will deduct a £25 (plus insurance premium tax) administration charge from any refund. **We** will not refund any premium if **we** have paid a claim or one is outstanding when **you** cancel **your** policy.

Important notes

In selecting insurance for **your Craft**, **you** have chosen a level of cover from a range of Navigators & General products in accordance with **your** requirements. Whilst making this decision, **you** have not received a personal recommendation from Zurich Insurance plc. **Your** cover is shown on **your** schedule.

Policy Administration

In order to administer **your** insurance policy and any claims made against the policy, Zurich Insurance plc may share personal information provided to **us** with other companies within the Zurich

Insurance Group and with business partners, including companies inside and outside the European Economic Area. If **we** do transfer **your** personal information, including where **we** propose a change of underwriter, **we** make sure that it is appropriately protected.

If **you** would like to request a policy document, please call **us** or write and **we** will arrange for this to be sent out to **you**, alternatively a copy can be downloaded from **our** website: www.navandgen.co.uk

Navigators & General – Brighton

PO Box 3707, SN4 4AX Tel 01273 863400 Fax 01273 863401
email enquiries@navandgen.co.uk www.navandgen.co.uk

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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